

Official Form 1 (4/07)

United States Bankruptcy Court Western District of Virginia						Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): Zullo, Anthony Wayne				Name of Joint Debtor (Spouse) (Last, First, Middle): Zullo, Andrea Marie																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-2663				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-9075																							
Street Address of Debtor (No. and Street, City, and State): 30 Zephyr Road Palmyra, VA <div style="text-align: right; font-size: small;">ZIP Code 22963</div>				Street Address of Joint Debtor (No. and Street, City, and State): 30 Zephyr Road Palmyra, VA <div style="text-align: right; font-size: small;">ZIP Code 22963</div>																							
County of Residence or of the Principal Place of Business: Fluvanna				County of Residence or of the Principal Place of Business: Fluvanna																							
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>				Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;">1- 49</td> <td style="text-align: center;">50- 99</td> <td style="text-align: center;">100- 199</td> <td style="text-align: center;">200- 999</td> <td style="text-align: center;">1,000- 5,000</td> <td style="text-align: center;">5,001- 10,000</td> <td style="text-align: center;">10,001- 25,000</td> <td style="text-align: center;">25,001- 50,000</td> <td style="text-align: center;">50,001- 100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>								1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000			10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000																
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$10,000</td> <td style="text-align: center;"><input type="checkbox"/> \$10,001 to \$100,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																							
Estimated Liabilities <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td> <td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																							

Official Form 1 (4/07)

FORM B1, Page 2

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Zullo, Anthony Wayne**Zullo, Andrea Marie****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Marshall M. Slayton VSB# November 21, 2007

Signature of Attorney for Debtor(s)

(Date)

Marshall M. Slayton VSB# 37362

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Zullo, Anthony Wayne**Zullo, Andrea Marie****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Anthony Wayne ZulloSignature of Debtor **Anthony Wayne Zullo****X /s/ Andrea Marie Zullo**Signature of Joint Debtor **Andrea Marie Zullo**

Telephone Number (If not represented by attorney)

November 21, 2007

Date

Signature of Attorney**X /s/ Marshall M. Slayton VSB#**

Signature of Attorney for Debtor(s)

Marshall M. Slayton VSB# 37362

Printed Name of Attorney for Debtor(s)

Boyle, Bain, Reback & Slayton

Firm Name

**420 Park Street
Charlottesville, VA 22902**

Address

Email: marshall.slayton@bbrs.net**(434) 979-7900 Fax: (434) 977-3298**

Telephone Number

November 21, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of Virginia

In re Anthony Wayne Zullo
Andrea Marie Zullo

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Anthony Wayne Zullo
Anthony Wayne Zullo

Date: November 21, 2007

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of Virginia

In re Anthony Wayne Zullo
Andrea Marie Zullo

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Andrea Marie Zullo
Andrea Marie Zullo

Date: November 21, 2007

Form 6-Summary (10/06)

United States Bankruptcy Court
Western District of Virginia

In re **Anthony Wayne Zullo,**
Andrea Marie Zullo

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	224,000.00		
B - Personal Property	Yes	6	117,481.57		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		247,108.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		15,192.02	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		109,170.29	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,263.96
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,443.00
Total Number of Sheets of ALL Schedules		28			
Total Assets			341,481.57		
Total Liabilities				371,470.31	

United States Bankruptcy Court
Western District of Virginia

In re **Anthony Wayne Zullo,
 Andrea Marie Zullo**

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	15,192.02
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	15,192.02

State the following:

Average Income (from Schedule I, Line 16)	7,263.96
Average Expenses (from Schedule J, Line 18)	6,443.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,015.13

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		18,343.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	15,192.02	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		109,170.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		127,513.29

Form B6A
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 30 Zephyr Road, Palmyra, Virginia	Tenants by the entirety	J	224,000.00	240,600.00

Sub-Total > **224,000.00** (Total of this page)

Total > **224,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Form B6B
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand - Husband	J	20.00
		Cash on Hand - Wife	J	17.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Joint checking account with Bank of America	J	1,600.00
		Checking account with Bank of America	H	5.00
		Savings account with Bank of America	W	2.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Televisions (2), at debtors' residence	J	200.00
		VCR, at debtors' residence	J	20.00
		DVD player, at debtors' residence	J	20.00
		I-Pod, at debtors' residence	J	50.00
		Play Station II, at debtors' residence	J	50.00
		Computer, at debtors' residence	J	100.00
		Cell phones (4), at debtors' residence	J	50.00
		Alarm clock, at debtors' residence	J	5.00
		Kitchen table and 6 chairs, at debtors' residence	J	400.00
		Bar stools (2), at debtors' residence	J	20.00
		Kitchenware, at debtors' residence	J	145.00
		Stove, at debtors' residence	J	50.00

Sub-Total > **2,754.00**
(Total of this page)

5 continuation sheets attached to the Schedule of Personal Property

Form B6B
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Microwave, at debtors' residence	J	100.00
		Refrigerator, at debtors' residence	J	100.00
		Dishwasher, at debtors' residence	J	50.00
		Washer and Dryer, at debtors' residence	J	550.00
		Gas logs, at debtors' residence	J	25.00
		Vacuum, at debtors' residence	J	100.00
		Barbecue grill, at debtors' residence	J	200.00
		Freezer, at debtors' residence	J	50.00
		Space Heaters (3), at debtors' residence	J	50.00
		Sewing machine, at debtors' residence	J	20.00
		Small appliances, at debtors' residence	J	55.00
		Living room furniture, at debtors' residence	J	825.00
		Master bedroom furniture, at debtors' residence	J	415.00
		Other bedroom furniture, at debtors' residence	J	220.00
		Miscellaneous household items, at debtors' residence	J	250.00
		Linens, at debtors' residence	J	160.00
		Piano, at debtors' residence	J	300.00
		Lawn and Garden equipment, at debtors' residence	J	185.00
5.		Books, at debtors' residence	J	200.00
		DVDs, at debtors' residence	J	50.00
6.		Men's clothing, at debtors' residence	H	325.00
		Women's clothing, at debtors' residence	W	450.00
		Children's clothing, at debtors' residence	J	600.00

Sub-Total > **5,280.00**
(Total of this page)

Sheet 1 of 5 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Female wedding band, worn by wife	W	500.00
		Female wedding ring, worn by wife	W	400.00
		Watch worn by wife	W	200.00
		Watch worn by husband	H	10.00
8. Firearms and sports, photographic, and other hobby equipment.		Golf clubs, at debtors' residence	J	200.00
		Digital camera, at debtors' residence	J	200.00
		Fishing equipment, at debtors' residence	J	100.00
		Treadmill, at debtors' residence	J	400.00
		2 handguns, at debtors' residence	H	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy with The Guardian, no cash value	H	0.00
		Life insurance policy provided by employer, with no cash value	W	0.00
		Whole life insurance policy insuring daughter, doesn't vest until she turns 21) through The Guardian	W	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) plan through employer, administered by The Standard	W	80,000.00
		401(k) through previous employer	H	110.57
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100 percent ownership of A&A Installations, Inc.	J	1.00

Sub-Total > **82,621.57**
(Total of this page)

Sheet 2 of 5 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		2007 Federal Tax refund	J	1.00
		2007 Virginia State Tax Refund	J	1.00
		Earned but unpaid wages from employer - wife	W	1.00
		Earned but unpaid wages by employer - husband	H	1.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		FDCPA violation by Citi	J	Unknown
		FDCPA violation by Resurgent Capital Services and/or Professional Recovery Services Inc.	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **4.00**
(Total of this page)

Sheet 3 of 5 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Land Rover Sport Utility with 98,000 miles in fair condition, at debtors' residence Purchased 2/10/05	H	4,765.00
		2001 Ford Ranger with 192,000 miles in fair condition, at debtors' residence	W	2,585.00
		2003 Volkswagen Jetta GL with 45,000 miles in good condition, at debtor's residence Purchase March 2006	H	9,770.00
		1993 Ford Aerostar with 193,000 miles in poor condition, at debtors' residence [plan to sell]	H	500.00
		1984 Chevrolet Blazer with 192,000 miles in poor condition, at debtor's residence	H	200.00
		2002 Ducati motorbike, at debtors' residence	H	4,000.00
26. Boats, motors, and accessories.		1990 Kencraft Challenger 250 fishing boat and trailer, at debtors' residence	H	5,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 dogs, at debtors' residence	J	2.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

Sub-Total > **26,822.00**
(Total of this page)

Sheet 4 of 5 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet 5 of 5 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **117,481.57**

(Report also on Summary of Schedules)

Form B6C
(4/07)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
Residence located at 30 Zephyr Road, Palmyra, Virginia	Va. Code Ann. § 55-20.2; Va. Code Ann. § 55-37	0.00	224,000.00
<u>Cash on Hand</u>			
Cash on Hand - Husband	Va. Code Ann. § 34-4	0.00	20.00
Cash on Hand - Wife	Va. Code Ann. § 34-4	0.00	17.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Joint checking account with Bank of America	Va. Code Ann. § 34-4	0.00	1,600.00
Checking account with Bank of America	Va. Code Ann. § 34-4	0.00	5.00
Savings account with Bank of America	Va. Code Ann. § 34-4	0.00	2.00
<u>Household Goods and Furnishings</u>			
Televisions (2), at debtors' residence	Va. Code Ann. § 34-26(4a)	200.00	200.00
VCR, at debtors' residence	Va. Code Ann. § 34-26(4a)	20.00	20.00
DVD player, at debtors' residence	Va. Code Ann. § 34-26(4a)	20.00	20.00
I-Pod, at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Play Station II, at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Computer, at debtors' residence	Va. Code Ann. § 34-26(4a)	100.00	100.00
Cell phones (4), at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Alarm clock, at debtors' residence	Va. Code Ann. § 34-26(4a)	5.00	5.00
Kitchen table and 6 chairs, at debtors' residence	Va. Code Ann. § 34-26(4a)	400.00	400.00
Bar stools (2), at debtors' residence	Va. Code Ann. § 34-26(4a)	20.00	20.00
Kitchenware, at debtors' residence	Va. Code Ann. § 34-26(4a)	145.00	145.00
Stove, at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Microwave, at debtors' residence	Va. Code Ann. § 34-26(4a)	100.00	100.00
Refrigerator, at debtors' residence	Va. Code Ann. § 34-26(4a)	100.00	100.00
Dishwasher, at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Washer and Dryer, at debtors' residence	Va. Code Ann. § 34-26(4a)	550.00	550.00

Form B6C
(4/07)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Gas logs, at debtors' residence	Va. Code Ann. § 34-26(4a)	25.00	25.00
Vacuum, at debtors' residence	Va. Code Ann. § 34-26(4a)	100.00	100.00
Barbecue grill, at debtors' residence	Va. Code Ann. § 34-26(4a)	200.00	200.00
Freezer, at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Space Heaters (3), at debtors' residence	Va. Code Ann. § 34-26(4a)	50.00	50.00
Sewing machine, at debtors' residence	Va. Code Ann. § 34-26(4a)	20.00	20.00
Small appliances, at debtors' residence	Va. Code Ann. § 34-26(4a)	55.00	55.00
Living room furniture, at debtors' residence	Va. Code Ann. § 34-26(4a)	825.00	825.00
Master bedroom furniture, at debtors' residence	Va. Code Ann. § 34-26(4a)	415.00	415.00
Other bedroom furniture, at debtors' residence	Va. Code Ann. § 34-26(4a)	220.00	220.00
Miscellaneous household items, at debtors' residence	Va. Code Ann. § 34-26(4a)	250.00	250.00
Piano, at debtors' residence	Va. Code Ann. § 34-26(4a)	300.00	300.00
Lawn and Garden equipment, at debtors' residence	Va. Code Ann. § 34-26(4a)	185.00	185.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books, at debtors' residence	Va. Code Ann. § 34-4	0.00	200.00
DVDs, at debtors' residence	Va. Code Ann. § 34-4	0.00	50.00
<u>Wearing Apparel</u>			
Men's clothing, at debtors' residence	Va. Code Ann. § 34-26(4)	325.00	325.00
Women's clothing, at debtors' residence	Va. Code Ann. § 34-26(4)	450.00	450.00
Children's clothing, at debtors' residence	Va. Code Ann. § 34-26(4)	600.00	600.00
<u>Furs and Jewelry</u>			
Female wedding band, worn by wife	Va. Code Ann. § 34-26(1a)	500.00	500.00
Female wedding ring, worn by wife	Va. Code Ann. § 34-26(1a)	400.00	400.00
Watch worn by wife	Va. Code Ann. § 34-4	0.00	200.00
Watch worn by husband	Va. Code Ann. § 34-4	0.00	10.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Golf clubs, at debtors' residence	Va. Code Ann. § 34-4	0.00	200.00
Digital camera, at debtors' residence	Va. Code Ann. § 34-4	0.00	200.00

Form B6C
(4/07)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Fishing equipment, at debtors' residence	Va. Code Ann. § 34-4	0.00	100.00
Treadmill, at debtors' residence	Va. Code Ann. § 34-4	0.00	400.00
2 handguns, at debtors' residence	Va. Code Ann. § 34-4	0.00	500.00
<u>Interests in Insurance Policies</u>			
Term life insurance policy with The Guardian, no cash value	Va. Code Ann. § 34-4	0.00	0.00
Life insurance policy provided by employer, with no cash value	Va. Code Ann. § 34-4	0.00	0.00
Whole life insurance policy insuring daughter, doesn't vest until she turns 21) through The Guardian	Va. Code Ann. § 34-4	0.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401(k) plan through employer, administered by The Standard	Va. Code Ann. § 34-34	80,000.00	80,000.00
401(k) through previous employer	Va. Code Ann. § 34-34	110.57	110.57
<u>Stock and Interests in Businesses</u>			
100 percent ownership of A&A Installations, Inc.	Va. Code Ann. § 34-4	1.00	1.00
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
2007 Federal Tax refund	Va. Code Ann. § 34-4	1.00	1.00
2007 Virginia State Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
Earned but unpaid wages from employer - wife	Va. Code Ann. § 34-4	0.00	1.00
Earned but unpaid wages by employer - husband	Va. Code Ann. § 34-4	0.00	1.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
FDCPA violation by Citi	Va. Code Ann. § 34-4	1.00	Unknown
FDCPA violation by Resurgent Capital Services and/or Professional Recovery Services Inc.	Va. Code Ann. § 34-4	1.00	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2001 Ford Ranger with 192,000 miles in fair condition, at debtors' residence	Va. Code Ann. § 34-4	2,585.00	2,585.00
2003 Volkswagen Jetta GL with 45,000 miles in good condition, at debtor's residence Purchase March 2006	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(8)	5,770.00 4,000.00	9,770.00
1993 Ford Aerostar with 193,000 miles in poor condition, at debtors' residence [plan to sell]	Va. Code Ann. § 34-4	0.00	500.00

Form B6C
(4/07)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1984 Chevrolet Blazer with 192,000 miles in poor condition, at debtor's residence	Va. Code Ann. § 34-4	0.00	200.00
2002 Ducati motorbike, at debtors' residence	Va. Code Ann. § 34-4	2,215.00	4,000.00
<u>Boats, Motors and Accessories</u>			
1990 Kencraft Challenger 250 fishing boat and trailer, at debtors' residence	Va. Code Ann. § 34-4	0.00	5,000.00
<u>Animals</u>			
2 dogs, at debtors' residence	Va. Code Ann. § 34-26(5)	2.00	2.00

Official Form 6D (10/06)

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.							
Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093	H	DUPLICATE					
		Value \$ 0.00				0.00	0.00
Account No.							
Capital One Auto Finance P.O. Box 660068 Sacramento, CA 95866	J	12/28/04 DMV lien 1998 Land Rover Sport Utility with 98,000 miles in fair condition, at debtors' residence Purchased 2/10/05					
		Value \$ 4,765.00				6,508.00	1,743.00
Account No.							
Option One 6501 Irvine Center Drive Mailstop DC-CASH Irvine, CA 92618	J	DUPLICATE					
		Value \$ 0.00				0.00	0.00
Account No. 0018416297							
Option One Mortgage 3 Ada Way Irvine, CA 92618-2304	W	8/1/05 Mortgage Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19					
		Value \$ 224,000.00				240,600.00	16,600.00
Subtotal						247,108.00	18,343.00
(Total of this page)							

1 continuation sheets attached

Official Form 6D (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No.								
Option One Mortgage PO Box 949 Orange, CA 92856-6949		J						
			Value \$ 0.00				0.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							0.00	0.00
Total (Report on Summary of Schedules)							247,108.00	18,343.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (4/07) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2007					
Fluvanna County PO Box 299		J	Real Estate taxes					0.00
							1,473.37	1,473.37
Account No. 213618			2007					
Fluvanna County Treasurer P.O. Box 299 Palmyra, VA 22963-0299		J	Personal property taxes					0.00
							172.42	172.42
Account No.			2005					
Internal Revenue Service Insolvency Units 400 North Eighth Street, Box 76 Richmond, VA 23219		J	Federal income taxes					0.00
							11,824.92	11,824.92
Account No. 20-2321570			2005					
Internal Revenue Service Insolvency Units 400 North Eighth Street, Box 76 Richmond, VA 23219	X	J	Company employment taxes					0.00
							1,721.31	1,721.31
Account No.								
Subtotal								0.00
(Total of this page)							15,192.02	15,192.02
Total								0.00
(Report on Summary of Schedules)							15,192.02	15,192.02

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Official Form 6F (10/06)

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 019765421018391262 Amex Po Box 297871 Fort Lauderdale, FL 33329		W	Opened 4/01/88 Last Active 10/01/03 CreditCard		X	0.00
Account No. 4888 6031 1982 4357 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726		H	Credit card			10,152.29
Account No. Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		J	DUPLICATE			0.00
Account No. 4357 Bank Of America Po Box 1598 Norfolk, VA 23501		J	Opened 12/01/04 Last Active 9/08/07 DUPLICATE			0.00
Subtotal (Total of this page)						10,152.29

7 continuation sheets attached

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 10875500113	H	Opened 7/01/98 Last Active 4/01/01 Lease				820.00					
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410											
Account No. 488860311982	J	Opened 12/01/04 Last Active 9/01/07				10,033.00					
Bk Of Amer P.O. Box 7047 Dover, DE 19903											
Account No. 1000234263	H	8/05 2003 BMW 525i repossessed by creditor in June 2007				12,433.75					
BMW Financial Services P.O. Box 3607 Dublin, OH 43016-0305											
Account No.	H	DUPLICATE				0.00					
Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017											
Account No.	X J	Revolving account				1,234.79					
CHN Capital America LLC Dept CH 10460 Palatine, IL 60055-0460											
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						24,521.54					
Subtotal (Total of this page)						24,521.54					

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 605658194 Citgo/Cbsd Po Box 6003 Hagerstown, MD 21747	W	Opened 6/01/86 CreditCard				Unknown
Account No. 584524104969002 Cnh Capital America LI 233 Lake Ave Racine, WI 53403	J	Opened 6/01/05 Last Active 4/24/07 InstallmentLoan				32,301.00
Account No. Cnh Capital America LI 233 Lake Ave Racine, WI 53403	H	DUPLICATE				0.00
Account No. 584524104969001 Cnh Capital America LI 233 Lake Ave Racine, WI 53403	J	Opened 1/01/05 Last Active 6/13/05 InstallmentLoan				0.00
Account No. 6775 Discover Card P.O. Box 15251 Wilmington, DE 19886-5251	W	Credit card				12,698.96
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 44,999.96

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 601100350060		Opened 1/01/00 Last Active 2/21/07 DUPLICATE				
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	W					0.00
Account No.		DUPLICATE				
Discover More Card P.O. Box 30943 Salt Lake City, UT 84130	J					0.00
Account No. Q260220474		Insurance				
Erie Insurance Collection Department 100 Erie Insurance Place Erie, PA 16530	X J					100.00
Account No.		DUPLICATE				
Erie Insurance Co. c/o Michael Clark, Brennan & Clark 721 East Madison, Suite 200 Villa Park, IL 60181	J					0.00
Account No. 046184.0-9755		Accounting				
Garris and Company, PC c/o Neal L. Walters P.O. Box 2737 Charlottesville, VA 22902	X H					5,913.60
Sheet no. 3 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,013.60

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 4093-97-97-08	J	2007 Insurance				52.78					
Geico Indemnity Company One Geico Plaza Bethesda, MD 20810-0001											
Account No. 280732	J	Opened 11/01/98 Last Active 12/15/04 ChargeAccount				0.00					
Gemb/Jcp Po Box 984100 El Paso, TX 79998											
Account No. 545800122211	J	Opened 2/01/99 Last Active 6/01/01 CreditCard				0.00					
Hsbc Nv Po Box 19360 Portland, OR 97280											
Account No.	J	DUPLICATE				0.00					
Sears P.O. Box 6922 The Lakes, NV 88901-6922											
Account No. 5121 0796 0212 6002	H	Credit card				5,943.65					
Sears Credit Cards P.O. Box 183082 Columbus, OH 43218-3082											
Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						5,996.43					
Subtotal (Total of this page)						5,996.43					

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5121079602126002 Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	J	Opened 3/01/99 Last Active 2/15/07 DUPLICATE				0.00
Account No. 4036-2400-0652-2140 SST Card Services P.O. Box 23060 Columbus, GA 31902-3060	H	Credit card				16,307.18
Account No. SST Card Services P.O. Box 84024 Columbus, GA 31908	J	DUPLICATE				0.00
Account No. 4036240006522140 Sst/Columbus Bank&Trus Po Box 84024 Columbus, GA 31908	H	Opened 3/01/01 Last Active 3/01/07 DUPLICATE				0.00
Account No. 1392709 UVA Health Services Foundation 500 Ray C. Hunt Drive Charlottesville, VA 22903	H	2007 Medical services				464.50
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 16,771.68

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			DUPLICATE				
UVA Health Services Foundation P.O. Box 281184 Atlanta, GA 30384-1184		J					0.00
Account No. 1392709Z2006			Opened 12/20/05 Last Active 12/08/06 MedicalDebt				
Uva Hth Srv 500 Ray C Hunt Dri Charlottesville, VA 22903		H					158.00
Account No. 8009590301			3/26/07 Medical services				
UVA Medical Center Patient Financial Services P.O. Box 800750 Charlottesville, VA 22907-3015		H					67.83
Account No.			DUPLICATE				
UVA Medical Center Patient Financial Services P.O. Box 530272 Atlanta, GA 30353-0272		J					0.00
Account No.			5/24/07 Judgment				
UVA Medical Center Patient Financial Services P.O. Box 800750 Charlottesville, VA 22907-3015		J					488.96
Sheet no. 6 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>							714.79

Official Form 6F (10/06) - Cont.

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1666300155	J	Opened 3/01/01 Last Active 3/01/07 CreditCard				0.00
Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						
Total (Report on Summary of Schedules)						109,170.29

Form B6G
(10/05)

In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Form B6H
(10/05)In re **Anthony Wayne Zullo,
Andrea Marie Zullo**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
A&A Installations, Inc. 30 Zephyr Road Palmyra, VA 22963-2740	CHN Capital America LLC Dept CH 10460 Palatine, IL 60055-0460
A&A Installations, Inc. 30 Zephyr Road Palmyra, VA 22963-2740	Internal Revenue Service Insolvency Units 400 North Eighth Street, Box 76 Richmond, VA 23219
A&A Installations, Inc. 30 Zephyr Road Palmyra, VA 22963-2740	Erie Insurance Collection Department 100 Erie Insurance Place Erie, PA 16530
A&A Installations, Inc. 30 Zephyr Road Palmyra, VA 22963-2740	Garris and Company, PC c/o Neal L. Walters P.O. Box 2737 Charlottesville, VA 22902

0 continuation sheets attached to Schedule of Codebtors

Official Form 61 (10/06)

In re **Anthony Wayne Zullo**
Andrea Marie Zullo

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Daughter	AGE(S): 14 17
Employment:	DEBTOR	SPOUSE
Occupation	Utility Locator	Manager
Name of Employer	Consolidated Utilities	Chili's Bar & Grill
How long employed	2 years	11 years
Address of Employer	Promark Utility Locators 11640 Arbor Street, Suite 200 Omaha, NE 68144	100 Zan Road Charlottesville, VA 22901

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <u>3,893.44</u>	\$ <u>5,750.07</u>

2. Estimate monthly overtime

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

3. SUBTOTAL

\$ <u>3,893.44</u>	\$ <u>5,750.07</u>
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>675.72</u>	\$ <u>1,252.81</u>
------------------	--------------------

b. Insurance

\$ <u>0.00</u>	\$ <u>234.35</u>
----------------	------------------

c. Union dues

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

d. Other (Specify): 401K deduction

\$ <u>0.00</u>	\$ <u>151.67</u>
----------------	------------------

Truck offset

\$ <u>65.00</u>	\$ <u>0.00</u>
-----------------	----------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>740.72</u>	\$ <u>1,638.83</u>
------------------	--------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>3,152.72</u>	\$ <u>4,111.24</u>
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

8. Income from real property

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

9. Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

11. Social security or government assistance

(Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

13. Other monthly income

(Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>3,152.72</u>	\$ <u>4,111.24</u>
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ <u>7,263.96</u>	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Official Form 6J (10/06)

In re **Anthony Wayne Zullo**
Andrea Marie Zullo

Case No. _____

Debtor(s) _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,250.00
a. Are real estate taxes included? Yes <u> </u> No <u>X</u>		
b. Is property insurance included? Yes <u> </u> No <u>X</u>		
2. Utilities: a. Electricity and heating fuel	\$	288.00
b. Water and sewer	\$	125.00
c. Telephone	\$	350.00
d. Other <u>Cable TV/Internet</u>	\$	125.00
3. Home maintenance (repairs and upkeep)	\$	133.00
4. Food	\$	1,120.00
5. Clothing	\$	240.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	292.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	270.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	100.00
b. Life	\$	55.00
c. Health	\$	0.00
d. Auto	\$	280.00
e. Other <u> </u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>See Detailed Expense Attachment</u>	\$	210.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <u> </u>	\$	0.00
c. Other <u> </u>	\$	0.00
d. Other <u> </u>	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	265.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	6,443.00
----	-----------------

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	7,263.96
b. Average monthly expenses from Line 18 above	\$	6,443.00
c. Monthly net income (a. minus b.)	\$	820.96

Official Form 6J (10/06)

In re **Anthony Wayne Zullo**
Andrea Marie Zullo

Debtor(s)

Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Specific Tax Expenditures:

Real Property	\$	100.00
Personal Property	\$	100.00
Tags and Inspections	\$	10.00
Total Tax Expenditures	\$	210.00

Other Expenditures:

Home Owners Association	\$	50.00
Cosmetics/personal hygiene	\$	25.00
Haircuts	\$	40.00
School lunches	\$	80.00
Pet expenses	\$	30.00
Children's allowances	\$	20.00
Bank fees	\$	20.00
Total Other Expenditures	\$	265.00

Official Form 6-Declaration. (10/06)

**United States Bankruptcy Court
Western District of Virginia**

In re **Anthony Wayne Zullo
Andrea Marie Zullo**

Debtor(s)

Case No.
Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 21, 2007**

Signature **/s/ Anthony Wayne Zullo**
Anthony Wayne Zullo
Debtor

Date **November 21, 2007**

Signature **/s/ Andrea Marie Zullo**
Andrea Marie Zullo
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 7
(04/07)

United States Bankruptcy Court Western District of Virginia

In re **Anthony Wayne Zullo**
Andrea Marie Zullo

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$28,652.00	2007 employment income - husband
\$61,701.00	2007 employment income - wife
\$37,968.00	2006 employment income - husband
\$70,344.00	2006 employment income - wife
\$5,000.00	2005 employment income - husband
\$75,000.00	2005 employment income - wife

2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,500.00	2006 & 2007 income from side business for remodeling and locating utility lines - husband
\$5,300.00	2006 & 2007 income from soccer coaching for Tandem SOCA - husband

3. Payments to creditors

None

- ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	9/07, 10/07, 11/07	\$1,110.00	\$10,152.29
Option One Mortgage 3 Ada Way Irvine, CA 92618-2304	9/07	\$1,750.00	\$240,600.00
Capital One Auto Finance P.O. Box 660068 Sacramento, CA 95866	Monthly	\$250.00	\$6,508.00

None

- ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None

- ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
The Rector & Visitors of the University of Virginia t/a UVA Medical Center v. Andrea & Anthony Zullo, GV07004078-00	Civil	Albemarle County General District Court	Default judgment for plaintiff 5/24/07

None

- ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
UVA Medical Center Patient Financial Services P.O. Box 800750 Charlottesville, VA 22907-3015	10/4/07	Wages garnished in the amount of \$425.00

5. Repossessions, foreclosures and returns

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
BMW Financial Services P.O. Box 3607 Dublin, OH 43016-0305	6/12/07	2003 BMW 525i repossessed by creditor
CNH Capital PO Box 292 Racine, WI 53401-0292	6/13/06	Trencher and trailer repossessed

6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None

- ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Boyle, Bain, Reback & Slayton 420 Park Street Charlottesville, VA 22902	10/12/07	\$274.00
Springboard Nonprofit Consumer Credit Management Inc.	10/9/07	\$50.00

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unknown (sold on eBay)	9/07	Toy soldiers - \$700.00; toy trains - \$400.00; hand & electric tools - \$500; rifle - \$1,200.00

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

11. Closed financial accounts

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

12. Safe deposit boxes

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

13. Setoffs

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None

- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None

- If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
A&A Installations, Inc.	20-2321570	30 Zephyr Road Palmyra, VA 22963	Cable installation	2/2005 to 12/2005

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Garris & Company

DATES SERVICES RENDERED

2/05-12/05

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

Anthony & Andrea Zullo

ADDRESS

**30 Zephyr Road
Palmyra, VA 22963**

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

**CHN Capital America LLC
Dept CH 10460
Palatine, IL 60055-0460**

DATE ISSUED

1/05

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 21, 2007

Signature /s/ Anthony Wayne Zullo
Anthony Wayne Zullo
 Debtor

Date November 21, 2007

Signature /s/ Andrea Marie Zullo
Andrea Marie Zullo
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of Virginia

In re **Anthony Wayne Zullo**
Andrea Marie Zullo

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>0.00</u>
Balance Due.....	\$	<u>2,500.00</u>

2. \$ **274.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **Chapter 13 Plan**

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **November 21, 2007**

/s/ Marshall M. Slayton VSB#
Marshall M. Slayton VSB# 37362
Boyle, Bain, Reback & Slayton
420 Park Street
Charlottesville, VA 22902
(434) 979-7900 Fax: (434) 977-3298
marshall.slayton@bbrs.net

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

<u>Marshall M. Slayton VSB# 37362</u>	X <u>/s/ Marshall M. Slayton VSB#</u>	<u>November 21, 2007</u>
Printed Name of Attorney	Signature of Attorney	Date
Address:		
420 Park Street		
Charlottesville, VA 22902		
(434) 979-7900		

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<u>Anthony Wayne Zullo</u>	X <u>/s/ Anthony Wayne Zullo</u>	<u>November 21, 2007</u>
<u>Andrea Marie Zullo</u>		
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known) _____	X <u>/s/ Andrea Marie Zullo</u>	<u>November 21, 2007</u>
	Signature of Joint Debtor (if any)	Date

**United States Bankruptcy Court
Western District of Virginia**

In re **Anthony Wayne Zullo
Andrea Marie Zullo**

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **November 21, 2007**

/s/ Anthony Wayne Zullo

Anthony Wayne Zullo

Signature of Debtor

Date: **November 21, 2007**

/s/ Andrea Marie Zullo

Andrea Marie Zullo

Signature of Debtor

Zullo, Anthony and Andrea -

Amex
Po Box 297871
Fort Lauderdale FL 33329

Bank of America
P.O. Box 15726
Wilmington DE 19886-5726

Bank of America
P.O. Box 15026
Wilmington DE 19850-5026

Bank Of America
Po Box 1598
Norfolk VA 23501

Bank Of America
4161 Piedmont Pkwy
Greensboro NC 27410

Bk Of Amer
P.O. Box 7047
Dover DE 19903

BMW Financial Services
P.O. Box 3607
Dublin OH 43016-0305

Bmw Financial Services
5515 Parkcenter Cir
Dublin OH 43017

Capital One Auto Finan
3901 Dallas Pkwy
Plano TX 75093

Capital One Auto Finance
P.O. Box 660068
Sacramento CA 95866

CHN Capital America LLC
Dept CH 10460
Palatine IL 60055-0460

Zullo, Anthony and Andrea -

Citgo/Cbsd
Po Box 6003
Hagerstown MD 21747

Cnh Capital America Ll
233 Lake Ave
Racine WI 53403

Discover Card
P.O. Box 15251
Wilmington DE 19886-5251

Discover Fin Svcs Llc
Po Box 15316
Wilmington DE 19850

Discover More Card
P.O. Box 30943
Salt Lake City UT 84130

Equifax Information Service Center
Attn: Dispute Resolution Department
PO Box 105873
Atlanta GA 30348

Erie Insurance
Collection Department
100 Erie Insurance Place
Erie PA 16530

Erie Insurance Co.
c/o Michael Clark, Brennan & Clark
721 East Madison, Suite 200
Villa Park IL 60181

Experian Information Solutions
Attn: Supervisor, Legal Department
PO Box 1240
Allen TX 75013

Fluvanna County
PO Box 299

Zullo, Anthony and Andrea -

Fluvanna County Treasurer
P.O. Box 299
Palmyra VA 22963-0299

Garris and Company, PC
c/o Neal L. Walters
P.O. Box 2737
Charlottesville VA 22902

Geico Indemnity Company
One Geico Plaza
Bethesda MD 20810-0001

Gemb/Jcp
Po Box 984100
El Paso TX 79998

Hsbc Nv
Po Box 19360
Portland OR 97280

Internal Revenue Service
Insolvency Units
400 North Eighth Street, Box 76
Richmond VA 23219

Option One
6501 Irvine Center Drive
Mailstop DC-CASH
Irvine CA 92618

Option One Mortgage
3 Ada Way
Irvine CA 92618-2304

Option One Mortgage
PO Box 949
Orange CA 92856-6949

Sears
P.O. Box 6922
The Lakes NV 88901-6922

Zullo, Anthony and Andrea -

Sears Credit Cards
P.O. Box 183082
Columbus OH 43218-3082

Sears/Cbsd
Po Box 6189
Sioux Falls SD 57117

SST Card Services
P.O. Box 23060
Columbus GA 31902-3060

SST Card Services
P.O. Box 84024
Columbus GA 31908

Sst/Columbus Bank&Trus
Po Box 84024
Columbus GA 31908

TransUnion
Attn: Dispute Resolution Department
PO Box 2000
Chester PA 19022

UVA Health Services Foundation
500 Ray C. Hunt Drive
Charlottesville VA 22903

UVA Health Services Foundation
P.O. Box 281184
Atlanta GA 30384-1184

Uva Hth Srv
500 Ray C Hunt Dri
Charlottesvill VA 22903

UVA Medical Center
Patient Financial Services
P.O. Box 800750
Charlottesville VA 22907-3015

Zullo, Anthony and Andrea -

UVA Medical Center
Patient Financial Services
P.O. Box 530272
Atlanta GA 30353-0272

Wash Mutual/Providian
Po Box 9180
Pleasanton CA 94566

Form 22C (Chapter 13) (04/07)

In re **Anthony Wayne Zullo**
Andrea Marie Zullo
 Debtor(s)

Case Number: _____
 (If known)

According to the calculations required by this statement:

☐ The applicable commitment period is 3 years.

☒ The applicable commitment period is 5 years.

☒ Disposable income is determined under § 1325(b)(3).

☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 3,708.30	\$ 6,014.83
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.					
		Debtor	Spouse			
	a.	Gross receipts	\$ 292.00	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00		
	c.	Business income	Subtract Line b from Line a			
			\$ 292.00	\$ 0.00		
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.					
		Debtor	Spouse			
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00		
	c.	Rent and other real property income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
5	Interest, dividends, and royalties.				\$ 0.00	\$ 0.00
6	Pension and retirement income.				\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse.				\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00		
			\$ 0.00	\$ 0.00		
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
		Debtor	Spouse			
	a.		\$	\$		
	b.		\$	\$		
			\$ 0.00	\$ 0.00		
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).				\$ 4,000.30	\$ 6,014.83
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				\$ 10,015.13	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD		
12	Enter the amount from Line 11	\$ 10,015.13
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 10,015.13
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 120,181.56
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>VA</u> b. Enter debtor's household size: <u>4</u>	\$ 78,413.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	
Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME		
18	Enter the amount from Line 11.	\$ 10,015.13
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 10,015.13
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 120,181.56
22	Applicable median family income. Enter the amount from Line 16.	\$ 78,413.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.	
Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)		
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)		
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 1,546.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 374.00

Form 22C (Chapter 13) (04/07) - Cont.

3

25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td>\$</td> <td>931.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> <td>2,250.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	931.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	2,250.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.		\$ 0.00
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	931.00											
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	2,250.00											
c.	Net mortgage/rental expense	Subtract Line b from Line a.												
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <p>Actual expenses higher than 25A</p>	\$ 222.00												
27	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 343.00												
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs, First Car</td> <td>\$</td> <td>471.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> <td>96.62</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$	471.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	96.62	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$ 374.38
a.	IRS Transportation Standards, Ownership Costs, First Car	\$	471.00											
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	96.62											
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.												
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs, Second Car</td> <td>\$</td> <td>332.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	332.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$ 332.00
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	332.00											
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00											
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.												
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$ 2,038.53												
31	<p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>	\$ 0.00												

32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$ 55.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in line 49.	\$ 0.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ 0.00
35	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 0.00
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance listed in Line 39.	\$ 292.00
37	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service - such as cell phones, pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 373.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 5,949.91

Subpart B: Additional Expense Deductions under § 707(b)

Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.		
	a.	Health Insurance	\$ 0.00
	b.	Disability Insurance	\$ 0.00
	c.	Health Savings Account	\$ 0.00
	Total: Add Lines a, b, and c		\$ 0.00
40	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.		\$ 0.00
41	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$ 0.00
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.		\$ 0.00
43	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$ 100.00
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.		\$ 59.00
45	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).		\$ 0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$ 159.00

Subpart C: Deductions for Debt Payment																			
47	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 30%;">60-month Average Payment</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Capital One Auto Finance</td> <td>1998 Land Rover Sport Utility with 98,000 miles in fair condition, at debtors' residence Purchased 2/10/05</td> <td style="text-align: right;">\$ 96.62</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Option One Mortgage</td> <td>Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19</td> <td style="text-align: right;">\$ 2,250.00</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>			Name of Creditor	Property Securing the Debt	60-month Average Payment	a.	Capital One Auto Finance	1998 Land Rover Sport Utility with 98,000 miles in fair condition, at debtors' residence Purchased 2/10/05	\$ 96.62	b.	Option One Mortgage	Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19	\$ 2,250.00				Total: Add Lines	\$ 2,346.62
	Name of Creditor	Property Securing the Debt	60-month Average Payment																
a.	Capital One Auto Finance	1998 Land Rover Sport Utility with 98,000 miles in fair condition, at debtors' residence Purchased 2/10/05	\$ 96.62																
b.	Option One Mortgage	Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19	\$ 2,250.00																
			Total: Add Lines																
48	<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 30%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Option One Mortgage</td> <td>Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19</td> <td style="text-align: right;">\$ 66.59</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	Option One Mortgage	Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19	\$ 66.59				Total: Add Lines	\$ 66.59				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																
a.	Option One Mortgage	Residence located at 30 Zephyr Road, Palmyra, Virginia - arrearage of \$3,995.19	\$ 66.59																
			Total: Add Lines																
49	<p>Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.</p>		\$ 253.20																
50	<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 40%; text-align: right;">\$ 900.00</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: right;">x 6.80</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>		a.	Projected average monthly Chapter 13 plan payment.	\$ 900.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 6.80	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 61.20							
a.	Projected average monthly Chapter 13 plan payment.	\$ 900.00																	
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 6.80																	
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																	
51	<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p>		\$ 2,727.61																
Subpart D: Total Deductions Allowed under § 707(b)(2)																			
52	<p>Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46, and 51.</p>		\$ 8,836.52																

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)		
53	Total current monthly income. Enter the amount from Line 20.	\$ 10,015.13
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 0.00
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 400.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 8,836.52
57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result.	\$ 9,236.52
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$ 778.61

Part VI. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

59	Expense Description		Monthly Amount	
	a.	Real estate taxes	\$	100.00
	b.	Business expenses	\$	494.00
	c.		\$	
	d.		\$	
	Total: Add Lines a, b, c and d			\$ 594.00

Part VII. VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date: **November 21, 2007**

Signature: **/s/ Anthony Wayne Zullo**
Anthony Wayne Zullo
 (Debtor)

Date: **November 21, 2007**

Signature: **/s/ Andrea Marie Zullo**
Andrea Marie Zullo
 (Joint Debtor, if any)